

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claims 1-12 (canceled)

Claim 13 (new): A portable communication terminal comprising:

a location detector which detects location of the portable communication terminal and stores location information;

a memory which stores card information; and

a transmitter which transmits the location information and the card information stored by the memory.

Claim 14 (new): A portable communication terminal according to Claim 13, further comprising a receiver which receives information whether card use is allowed.

Claim 15 (new): A portable communication terminal according to Claim 13, further comprising a settlement information receiver which receives settlement information, and wherein the transmitter transmits the settlement information received by the settlement information receiver, the location information and the card information.

Claim 16 (new): A portable communication terminal according to Claim 1, wherein the location information comprises latitude and longitude information.

Claim 17 (new): A portable communication terminal comprising:

a location detector which detects a location of the portable communication terminal and stores the location information;

a settlement information receiver which receives settlement information;

a transmitter which transmits the location information and the settlement information;

and

a receiver which receives information whether card use is allowed after the location information and the settlement information are transmitted by the transmitter.

Claim 18 (new): A portable communication terminal, comprising:

a memory which stores credit card information;

a location detector which detects a location of the portable communication terminal and stores location information;

a settlement information receiver which receives settlement information;

a transmitter which transmits the credit card information, the location information, and the settlement information to a settlement computer; and

a receiver which receives information whether card use is allowed from the settlement computer, after the credit card information, the location information and the settlement information are transmitted by the transmitter.

Claim 19 (new): An information processing method, comprising:

storing card information;

acquiring location information of a portable communication terminal;

transmitting the card information and the location information to the settlement terminal;

receiving a settlement number from the settlement terminal;

transmitting the settlement number to a computer;

receiving settlement information from the computer;

transmitting a number inputted by a user to the computer;

receiving a transaction number from the computer;

transmitting the transaction number to the settlement terminal;

receiving information related to transaction completion from the settlement terminal.

Claim 20 (new): An information processing method comprising according to claim 19 wherein the information related to transaction completion is a bill.